

# Medical Insurance Premium Summary

## For Plans Approved by Colorado Division of Insurance for 2014



The ranges below represent both plans to be offered by Connect for Health Colorado, the state's exchange, and plans not offered through Connect for Health Colorado.

Premiums are monthly, per individual, and are based on a 40-year-old non-smoker, except for the catastrophic premiums. The catastrophic premiums shown are based on a 27-year-old non-smoker. Catastrophic coverage has lower premiums and is designed for individuals under 30 or those 30 and over who meet certain financial eligibility requirements.

Two key factors account for the variability of the premiums within the coverage levels of bronze (60% of costs paid by the plan), silver (70%), gold (80%), platinum (90%) and catastrophic.

1. **Geography** – The range shown for each level includes rates submitted for plans across all regions of the state. Some regions have higher healthcare costs, leading to higher health insurance costs in those regions.
2. **Plan Design** – Within each level of coverage, there is variability among deductibles, co-payments and out-of-pocket maximums. These differences provide more choices for consumers.

### Individual Plans

Coverage Level	Lowest	Highest
Catastrophic	\$135.57	\$355.27
Bronze	\$176.89	\$524.49
Silver	\$232.91	\$667.10
Gold	\$273.44	\$774.16
Platinum	\$311.40	\$705.12

### Small Group Plans

Coverage Level	Lowest	Highest
Bronze	\$224.04	\$670.32
Silver	\$253.10	\$1,003.69
Gold	\$324.36	\$998.14
Platinum	\$376.65	\$967.95